

Monday, March 13, 2006

To: Public Hearing

Subject: Walmart

The only reason the existing banking community would be opposed to Wal-Mart entering their world is fear. The ridiculous fees and limited service hours banks pass off on their customers in the name of customer service are ripe for comparison with any company that is willing to offer true service at a reasonable cost.

"Change has a considerable psychological impact on the human mind. To the fearful it is threatening because it means that things may get worse. To the hopeful it is encouraging because things may get better. To the confident it is inspiring because the challenge exists to make things better."

King Whitney Jr.

I count myself among the confident hopefuls. Change is the only constant. Do not bend to the fears of those that are invested in the status quo.

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